NONINSTRUCTIONAL OPERATIONS

Student Insurance

Student accident insurance coverage shall be offered in order to keep the insurance premium within the reach of the majority of students. The superintendent is authorized to receive quotations from the various underwriters available and to select the best single source of coverage. The district shall distribute application forms and supply the necessary claims information (time of accident, cause of accident) when requested by a student or his or her parent(s) or guardian(s).

To be eligible for consideration, an agency and/or underwriting company must provide knowledgeable local representation to follow up problem claims, answer questions concerning coverage and procedures and expedite the entire program from the standpoint of communication among the claimant, doctor or hospital and claims office. The underwriting company, if not located in Washington, must maintain an agent within the state with authority to handle, adjust and process claims so that final claim determination shall be made within the state of Washington.

A student who elects to participate in organized interscholastic athletics must provide acknowledgement that he or she has medical coverage equivalent to or exceeding that of the current district recommended athletic insurance policy.

Legal References: RCW 28A.400.350 Liability, life, health, health care, accident, disability and salary insurance authorized -- Premiums

Adoption Date: May 28, 1996